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The Effect of Modernity, Economic Literacy, and Social Environment on Consumption Behavior of Senior High School Students

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Abstract

The research aims at explaining the influence of modernity, economic literacy, and social environment on the consumption behavior of students. The study used a quantitative approach with the type of explanatory. The instruments in the research were questionnaires and written tests. The subjects of this study were 82 students. The results showed that (1) modernity had a significant positive effect on student consumption behavior; (2) economic literacy has a significant positive effect on student consumption behavior; (3) the social environment has a significant positive effect on student consumption behavior; (4) simultaneously, modernity, economic literacy, and social environment have a significant positive effect on student consumption behavior.

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INTRODUCTION

The development of technology during recent globalization era promotes convenient access for people to move, including buying a thing through online procedure. If people cannot control the way they buy things, it triggers a negative attitude called consumerism. In the most cases, teenagers nowadays are difficult to control their desire in buying things through online marketplace. Even worse, some of teenagers used their school money for buying a personal necessity. According to Kotler and Armstrong (2004), a number of motives affect an individual's decision to buy and consume. The motives come from cultural, social, personal, and psychological factors. Modernity, economic literacy, and the social environment are included in the fourth component of the factor that contribute a significant influence of individual's decision to buy. The attitude of modernity that is currently growing in the era of globalization, economic literacy acquired from Economics subject in schools, and the social environment, in this case their peers, are deemed to influence student consumption behavior.

Modernity is way of thinking endorsed by most people these days. Principally, modernity is a positive notion that signifies a practical adjustment of social life. Modernity not only refers to a period but also refers to an attitude of awareness of the changes that occur. Inkeles (1969) define that there are a set of inherent conception in an individual who is described as modern human being, including (1) openness to new experiences, both with new people and new ways of thinking; (2) affirmation of increasing independence from the authority of traditional measures; (3) confidence in the efficacy of science; (4) ambition to achieve greater goal (education degree or professional position); (5) punctuality and aspiration to plan any aspects of life; (6) strong interest to be involved in community affairs and local politics; and (7) having a strong concern to follow the news.

Economic knowledge or commonly known as economic literacy is one of the important knowledge that can be obtained from the learning process and experience. According to Simamora (2002: 13), the learning process explains changes in a person's behavior arising from experience and most human behavior is the result of learning process. Economic literacy can be interpreted as a person's knowledge related to the economy. Economics is the study of how individuals and society make choices about using scarce resources that have been provided by nature and previous generations (Case et al., 2007).

Economics is one branch of science that needs to be studied because Economics is the science of making the right choices to achieve satisfaction. For this reason, the economy exists as a basis for knowledge in making the right choices to meet human needs. Studying Economics is important, according to Alam (2016). The benefits of studying Economics include (1) encouraging individuals to develop the ways of thinking related to decision making; (2) allowing individuals to understand community situations; (3) allowing individuals to understand global issues; and (4) promoting individuals to take a role as a competent voter.

The social environment is defined as a circumstance where someone lives, interacts, and socializes. For that reason, individual social interaction affects the individual, the environment, or even the environment contributing to an individual's behavior. Anthropological theory views that an individual's behavior is influenced by the social environment in a broader context (Simamura, 2002). Consumption behavior by consumers is not resistant to environmental influences.

According to Sumarwan (2003) Social environment is all social interactions that occur between consumers with people around them or between people. The social environment is the community around consumers and include the behavior of these people, and in carrying out their interactions affect each other in any case. For adolescents, the peer environment is a matter of great influence in terms of acting and behaving. In terms of relative influence, in addition to family, peers are most likely to influence individual purchasing decisions (Schiffman & Leslie, 2008).

Slavin (2008) defines peers as people who have similarities in age and status. Tirtaraharja and La Sulo (2005) state that in addition to family, the group of peers may have the greatest influence on the formation of personality, especially when children try to break away from the influence of parental power. In line with this, Hurlock (1990) believes that the influence of peers on attitudes, talks, interests, appearance, and behavior is greater than the influence of family. For this reason, it can be said that peers are one of the reference groups of an individual.

Consumption activities is specifically defined as activities of using or consuming goods and services produced by companies for the fulfillment of human needs (LOPI, 2011). Consumption behavior is an act of consumption. Consumption itself can be interpreted as an activity to spend or reduce the use-value of an item or service. If we talk about consumption, we cannot separate it from the discussion about consumer behavior in consumption activities.

According to Simamora (2002), consumer behavior is behavior that highlights individual behavior. Consumer behavior involves a decision process before purchasing, as well as activities of obtaining, using, consuming, and consuming the product. When observing a consumer behavior, it includes observable behavior such as the amount spent, when, with whom, by whom, and how the goods purchased are consumed. It also includes variables that cannot be observed such as values owned by consumers, personal needs, perceptions, how they evaluate alternatives, and how they feel about the ownership and use of various products. According to Engel et al. (1994) Consumption is an action that is directly involved in obtaining, consuming, and depleting products and services, including the decision process that precedes and follows this action.

METHOD

This research employed a quantitative approach with Explanatory Research type. The variables of modernity, economic literacy, and social environment were taken as independent variables, while consumption behavior was taken as a dependent variable. The population in this study were students of class X IPS 1, 2, and 3 of SMAN 4 Malang with a total of 103 students. After calculating with the Slovin formula, it was known that the number of students sampled was 82 students, with sampling using the proportional random sampling method. The instruments used in the study were questionnaires and written test. The questionnaire was used to obtain data on modernity, social environment, and consumption behavior, while the written test was used to obtain data on the economic literacy of students.

Statistical formulas were used to process and analyze data by using the SPSS 25 program. The performed tests in this study were (1) Classic assumption test consisting of tests of normality, multicollinearity, and heteroscedasticity. All three tests were prerequisite tests, the data must be unrestricted of all three tests to

proceed to the next test; (2) Multiple linear regression analysis; (3) Hypothesis testing, including t-test and f-test; (4) The coefficient of determination.

RESULTS AND DISCUSSION

Based on the results of the study, a description of each variable in the field is described as follows. The majority of students of class X Social Studies SMAN 4 Malang have a very good level of modernity with a percentage of 62.2 of the total sample. The majority of students of class X Social Studies SMAN 4 Malang have a level of economic literacy with a percentage of 79.27 of the total sample. The majority of students of class X Social Studies SMAN 4 Malang have a good social environment with a percentage of 52.44 of the total sample. The majority of students of class X Social Studies SMAN 4 Malang have very good economic behavior with a percentage of 53.66 of the total sample. Based on research data, the obtained multiple regression in this provided in Table 1.

Table 1. The Results of Multiple Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	3.662	5.753
	Modernity	.316	.108
	Economic Literacy	.237	.072
	Social Environment	.356	.094

Source: Data processed (2019)

The following formulas are the regression equation.

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \dots\dots\dots \text{(General Equation)}$$

$$Y = 3.662 + 0.316X_1 + 0.237X_2 + 0.356X_3 + e \dots\dots\dots \text{(Regression Equation)}$$

Based on the results of the multiple regression analysis, it can be interpreted that there is a positive influence between the variables of modernity (X1), economic literacy (X2), and social environment (X3), on the variable of student consumption behavior (Y).

Based on the results of the hypothesis test, it is known that the results of the t-test: (1) the effect of X1 on Y obtained a significance value = 0.004 < α = 0.05 and t-count = 2.926 > table 1.99. Thus, H0 was rejected, so it can be concluded that modernity affects the consumption behavior of students, the effect is a significant positive effect; (2) the effect of X2 on Y obtained a significance value = 0.000 < α = 0.05 and t-count = 3.299 > table 1.99. Thus, H0 was rejected, so it can be concluded that economic literacy affects the consumption behavior of students, the effect is a significant positive effect; (3) the effect of X3 on Y obtained a significance value = 0.004 < α = 0.05 and t-count = 3.772 > table 1.999. Thus, H0 was rejected, it can be concluded that the social environment influences student behavior, the effect generated is a significant positive effect. While the results of the F test show the value of F-count = 21.742 > F-table 2.72 and the significance value of F = 0.000 < 0.05. Thus, H0 was rejected, so it can be concluded that simultaneous modernity, economic literacy, and social environment significantly influence student consumption behavior.

Based on the calculation, there are contributions of modernity, economic literacy, and the social environment to the consumption behavior of 13.07 percent, 15.61 percent, and 16.83 percent with a total contribution of 45.51 percent (rounded to 45.5 percent), the results are identical to the R square value.

The Effect of Modernity on Consumption Behavior of Class X Social Studies Students of SMAN 4 Malang

Based on the data analysis that has been performed, it shows that the modernity variable has a significant positive effect on the consumption behavior of class X Social Studies students of SMAN 4 Malang. The higher the level of modernity of a student, the higher the consumption behavior of these students.

The modernity of class X Social Studies students of SMAN 4 Malang is shown by behavior such as rational in consumption, specifically by making a list of needs before deciding to consume or buy. It makes students know what items they need and whatever items they should buy when purchasing, hence with the list and with a predetermined money budget, it will prevent them from purchasing of unplanned needs, especially purchases based on mere desire. Besides, they are also looking for information about the items they want to buy. It is used as their reference to find out the budget they need to purchase goods of the quality they want. In the purchase transaction, it is common for them to pay through cashless payment method by using OVO, Dana, Linkaja, Gopay, and others, which are applications to facilitate payments in this modern era. The transaction method used by students further reflects an attitude of modernity, which is consistent with what was stated by Kartasasmita (1997).

The results of this study are also consistent with the results of research conducted by Maharani (2018) entitled the effect of modernity and economic literacy on the consumption behavior of class XI IIS students at SMAN 1 Talun. The results of this study reveal that modernity has a significant positive effect on the consumption behavior of class XI IIS students at SMAN 1 Talun. Another relevant study was conducted by Fiqriyah et al. (2016) entitled the effect of pocket money management, modernity, emotional intelligence, and a basic understanding of economics on the rationality of consumption behavior of students of class X IIS MAN 1 Malang. The results of the study revealed that there was a significant positive effect of modernity on the rationality of the consumption behavior of Grade X IIS MAN 1 Malang students.

The Effect of Economic Literacy on the Consumption Behavior

Based on research that has been done, it shows that the economic literacy variable has a positive effect on the consumption behavior of class X Social Studies students of SMAN 4 Malang. The greater the level of economic literacy of a student, the greater the consumption behavior of these students.

The literacy level of students of SMAN 4 Malang was obtained from the results of student knowledge tests related to Economics lesson, the material includes questions describing the concept of Economics, analyzing economic problems in the economic system, analyzing the role of economic actors in economic activities, and describing the form of market equilibrium and structure market. The test results were used as a benchmark for economic literacy criteria owned by students. Economic knowledge that has been obtained by students makes

them know how to act as a consumer following economic principles and motives, and the knowledge they apply in daily life, this is reflected in the rational consumption behavior of students; they are able to choose goods that are which ones are worth buying because of basic needs, and which ones are not worth buying for reasons of desire merely. Economic literacy that students can make them think about how to allocate money according to their needs, how they try to set aside their allowance as a precaution if there is a sudden need, so they do not need to owe their friends. The economic learning that they get in school and the reflection of their consumption attitude that they show is following the opinion of Alam (2016).

The results of this study are consistent with the results of research conducted by Maharani (2018) entitled the effect of modernity and economic literacy on the consumption behavior of class XI IIS students at SMAN 1 Talun. The results of this study revealed that economic literacy had a significant positive effect on the consumption behavior of class XI IIS students at SMAN 1 Talun.

The Effect of Socio-Economic Environment on Consumption Behavior of Class X Social Studies Students of SMAN 4 Malang

Based on research that has been done, it shows that social environment variables have a positive effect on the consumption behavior of class X Social Studies students of SMAN 4 Malang. The better a student's relationship with the environment, the better the consumption behavior of these students.

The closeness of relationships with peers in students of SMAN 4 Malang is shown by their frequent time spent with their peers, both at school and outside of school. When gathering with peers, they always interact with one another, from the interaction they share information about numerous things, including information related to their consumption actions, but they do not make information or advice from friends as their sole basis for buying or not buying an item. They obtain information and advice from friends as one of the considerations in buying an item, not making their reason to buy a particular item. Even when choosing a place to gather, they prefer coffeeshop and for group work, they are often housed in one of their homes. The friendship environment of the students is fairly good, they both have good consumption controls, one of them is to reduce the allowance for consumption and start saving. They anticipate by bringing lunch meal from home, and it is commonly done by many students. A well-behaved friend's environment will have a good influence created by intensive interactions. This is consistent with the statement of Schiffman and Leslie (2008).

The results of this study are also relevant with the results of research conducted by Budianti et al. (2017) entitled the influence of social environment and lifestyle on the consumption behavior of FKIP UNS economic education study program students. The results of this study reveal that there is a significant influence of the social environment on the consumption behavior of FKIP UNS economic education study program students.

The Effect of Modernity, Economic Literacy, and Social Environment on the Consumption Behavior of Class X Social Studies Students of SMAN 4 Malang

Based on research that has been done, it shows that the variables of modernity, economic literacy, and social environment simultaneously influence the economic behavior of students of class X Social Studies of SMAN 4 Malang.

The modernity shown by class X Social Studies students at SMAN 4 Malang are being rational particularly in behaving consumption, paying attention to the purpose and benefits of an item before deciding to buy, and using cashless payment applications to facilitate financial transactions when purchasing, demonstrating modernity attitudes in consumption behavior. Furthermore, the attitude showed reflects the rational attitude of modernity in consumption behavior and is consistent with what was stated by Kartasmita (1997).

Economic literacy that is acquired by students of Class X IPS SMAN 4 Malang is shown by the results of an economic knowledge test, which contains questions about economic material that have been taught at school. It turns out they are not only limited to understanding the material, but they are applying economic learning that they can at school in their daily lives, especially consumption. This can be seen from their consumption behavior that leads to rational consumption behavior such as compiling a list of needs, compiling priorities, making considerations before buying an item, and looking for information about the price and quality of goods before buying it. This is consistent with what was stated by S. Alam (2016).

The environment of students of class X Social Studies SMAN 4 Malang is relatively good. The environment around them promotes them to have a good control in taking consumption actions. Therefore, it impacts on the students' behavior. They also have an intense closeness with their peers which is indicated by the free time they spend with their peers and they exchange information, one of which is about the goods they buy, the information related to the price and quality of an item. Furthermore, they use it as consideration for buying or not buying an item. A good environment in terms of controlling consumption activities more or less also affect the control of one's consumption. This is consistent with what was stated by Schiffman and Leslie (2008)

Numerous factors affect one's consumption behavior, modernity, economic literacy, and the social environment are some of the many factors that exist. This is following what was stated by Kloter and Armstrong (2004) related to factors that influence one's consumption.

CONCLUSION

Based on the results of research and discussion that have been described in the previous chapter, it can be concluded that: (1) There is a significant positive effect of modernity on the consumption behavior of class X Social Studies students of SMAN 4 Malang; (2) There is a significant positive effect of economic literacy on the consumption behavior of class X Social Studies students of SMAN 4 Malang; (3) There is a significant positive influence of the social environment on the consumption behavior of class X Social Studies students of SMAN 4 Malang; (4) There is a significant positive effect simultaneously on modernity, economic literacy, and social environment on the consumption behavior of class X Social Studies students of SMAN 4 Malang.

Based on the results of research that has been done, the suggestions that can be given to (1) Economics teachers are expected to give concrete examples of consumer behavior that are following economic principles and motives, such as examples in fulfilling daily needs that are limited by the budget and resource fulfillment needs, specifically by setting priorities thus the needs that should be

prioritized are met first. It aims, in addition to achieving learning objectives, at habituating students to perform good economic behavior following what has been taught; (2) For other researchers, it is suggested to develop research by involving more variables, such as online shopping platform variables, since the emergence of various online shopping platforms that offer various conveniences for potential buyers, whether this can be a factor that influences changes in student consumption behavior, furthermore the future research can find out the factors that influence students' overall economic behavior and become a refinement for this research.

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